

ABSTRACT

A system and method for analyzing loan data to identify risk. In a database, loan data is stored with one or more associated characteristics. The system includes a risk filtering engine is in communication with the database so that a user may apply one or
5 more risk filters to the loan data to identify particular loans with particular risk characteristics. The system further includes a loss estimation engine for providing an estimated loss for each loan, a probability of loss engine for determining a probability of loss for each loan, and a loss list engine for generating a list of loans with heightened risk of loss.